

100

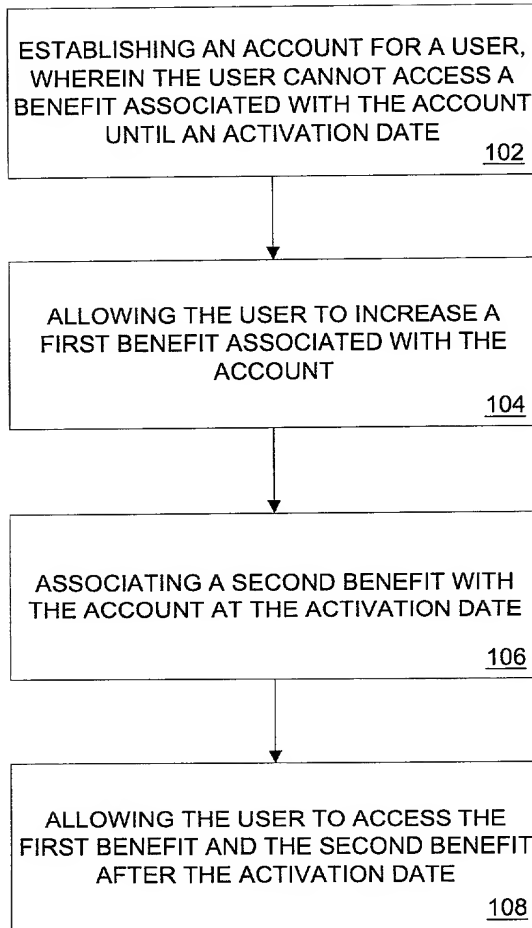


FIG. 1

140

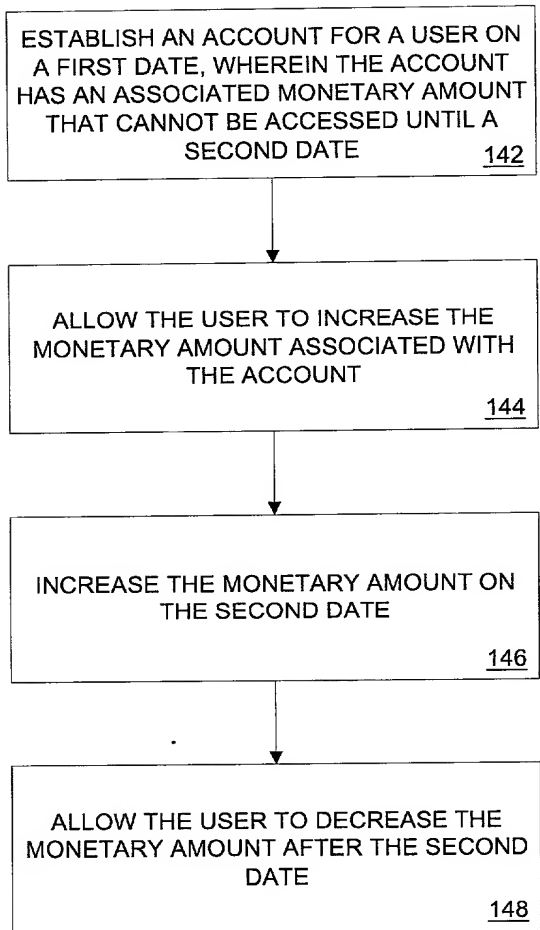


FIG. 2

180

ESTABLISH AN ACCOUNT WITH A USER ON
A FIRST DATE, THE ACCOUNT HAVING AN
ASSOCIATED MONETARY AMOUNT

182

PROVIDE A NOTIFICATION TO THE USER
OF AN AVAILABILITY OF AN INCREASE TO
THE MONETARY AMOUNT AND A
CRITERION ASSOCIATED WITH THE
AVAILABLE INCREASE

184

ALLOW THE USER TO INCREASE THE
MONETARY AMOUNT ASSOCIATED WITH
THE ACCOUNT

186

INCREASE THE MONETARY AMOUNT
AFTER A SECOND DATE IF THE USER
SATISFIES THE CRITERION

188

ALLOW THE USER TO DECREASE THE
MONETARY AMOUNT AFTER AN
ACTIVATION DATE ASSOCIATED WITH THE
ACCOUNT

190

FIG. 3

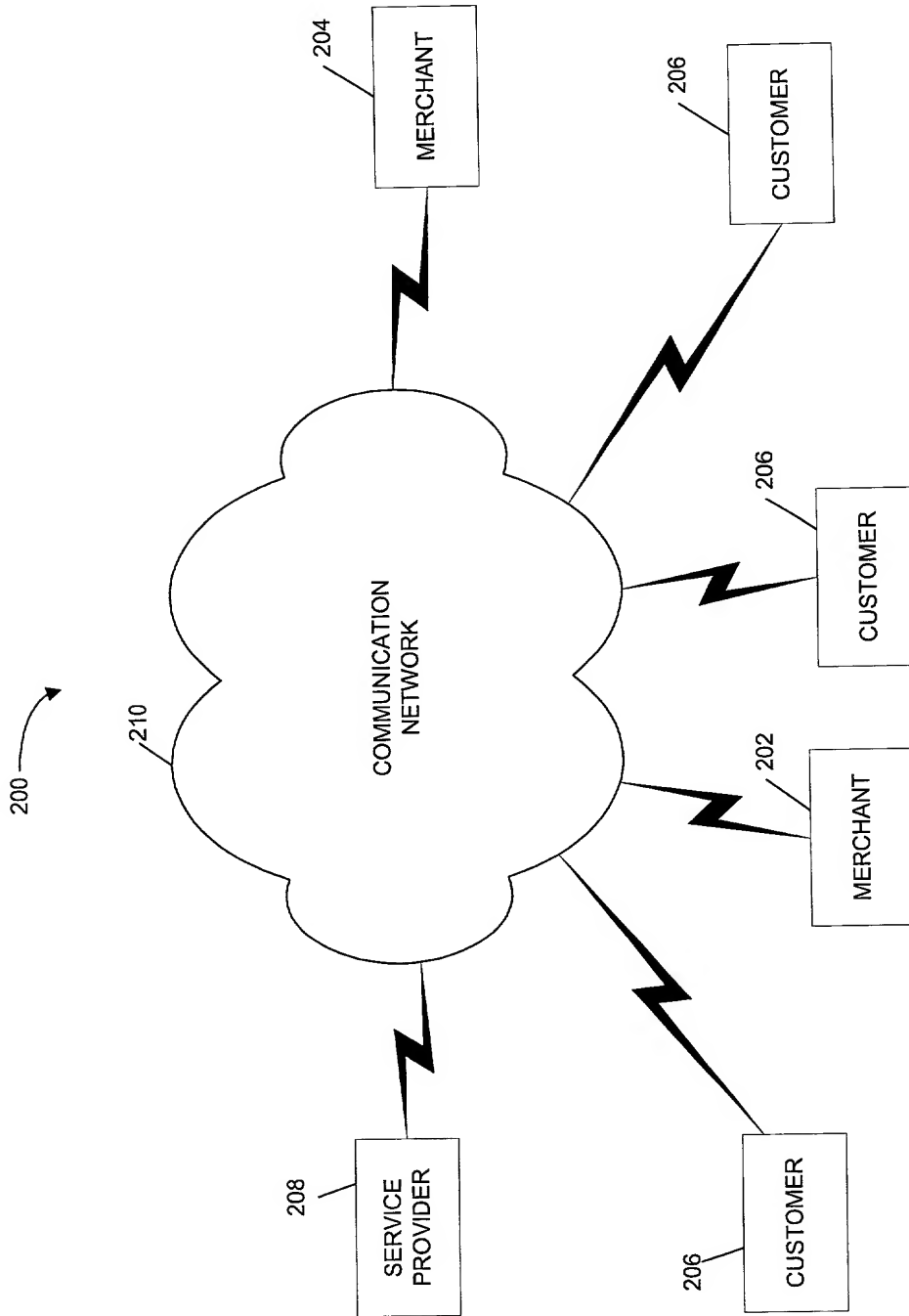


FIG. 4

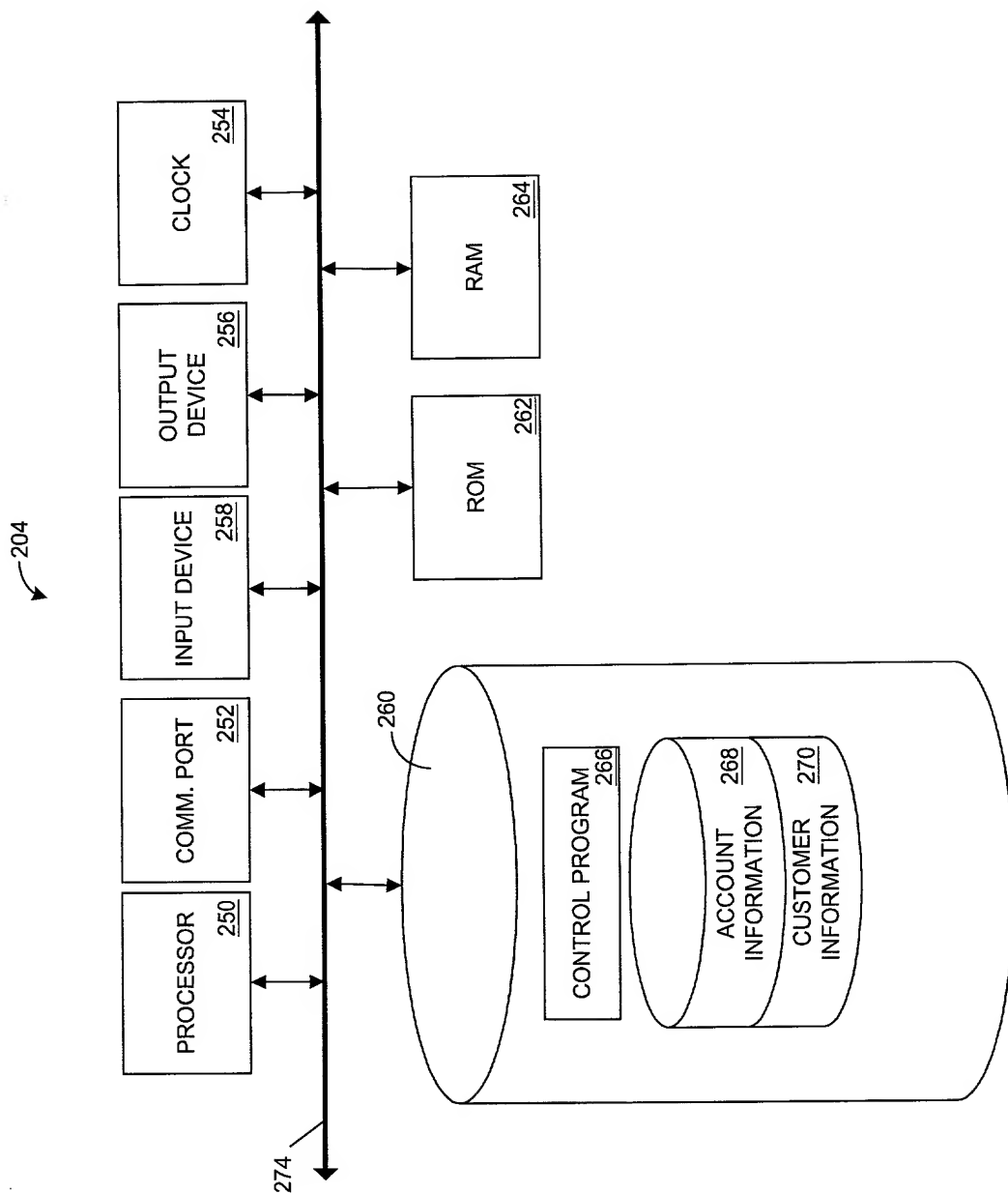


FIG. 5

300

ACCOUNT IDENTIFER	BALANCE	ACCOUNT START DATE	ACCOUNT ACTIVATION DATE	BONUS AMOUNT AVAILABLE	BONUS AMOUNT EARNED	ASSOCIATED CUSTOMER IDENTIFIER
302	304	306	308	310	312	314
A-3274	\$250.00	JANUARY 25, 2001	DECEMBER 1, 2001	\$10.00 PER \$100.00 IN BALANCE UP TO \$100.00 MAXIMUM BONUS	\$20.00	C-5580917
A-4910	\$135.00	MARCH 4, 2001	NOVEMBER 1, 2001	\$5.00 PER \$50.00 IN BALANCE UP TO \$75.00 MAXIMUM BONUS	\$10.00	C-3201956
A-9654	\$369.00	MAY 18, 2001	OCTOBER 15, 2001	\$10.00 PER \$100.00 IN BALANCE UP TO \$200.00 MAXIMUM BONUS	\$30.00	C-7867321

FIG. 6

FIG. 7

400

CUSTOMER IDENTIFER 402	CUSTOMER NAME 404	CONTACT INFORMATION 406	ACCOUNT IDENTIFIERS 408
C-3201956	BILL JOHNSON	BILL@ACME.COM	A-4910
C-5580917	SUSAN SMITH	555 MAIN STREET ANYTOWN, USA 55555	A-3274
C-7867321	JACK WILSON	111 ELM STREET NEWVILLE, USA 11111	A-9654

FIG. 7